

Flooding during the winter can occur in some parts of Pleasant Hill. Here is a roundup of information that residents may need to be prepared in the event of flooding.

# **Report a Flooding Problem**

To report a flooding problem in your neighborhood, contact the City Maintenance Division simply by calling (925) 671-4646 weekdays during regular business hours. If it is an emergency, please contact the Police Department at 911.

# **Special Flood Hazard Areas**

Certain areas have been designated by the Federal Emergency Management Agency (FEMA) as Special Flood Hazard Areas (SFHAs). There are currently approximately 700 homes within these flood zones. SFHAs are areas within the 100 year flood boundary as mapped by FEMA. A "100 year flood" refers to a flood level with 1 percent or greater chance of being equaled or exceeded in any given year (Flood Zone AO). There is a 26% chance that a structure located in a SFHA will be inundated by a 100-year flood during the life of a 30-year mortgage. In comparison, the risk of fire is approximately 5% in the same time period. Smaller floods have a greater chance of occurring in any given year and can still create a significant hazard to life and property.

## **Local Flood Hazard**

Flooding in our City is generally caused by the following: a creek overtopping its banks, clogged catch basin or storm drains, poor site drainage, and mud and debris laden flows from the hills above Pleasant Hill. To find out more information on local flood hazards, or for information on any other flood related question, call the City's Floodplain Manager at (925) 671-5264.

## **City Flood Service**

If requested, City staff will visit a property to review its flood problem(s) and explain ways to reduce flooding potential or help to prevent flood damage. Printed copies of flood maps and flood protection references are available at City Hall and at the Central County Library located at 1750 Oak Park Boulevard, Pleasant Hill (925) 646-6434. Digital copies of flood maps can be obtained directly from FEMA's website at <a href="http://www.msc.fema.gov/portal">http://www.msc.fema.gov/portal</a>. Please also visit the City's website at <a href="http://www.ci.pleasant-hill.ca.us/flood">http://www.ci.pleasant-hill.ca.us/flood</a> for more information.

# **Drainage System Maintenance**

The City regularly cleans and maintains its drainage channels. However, dumping debris into storm drains creates problems for everyone. Such dumping not only results in an expense to taxpayers for cleanup, but also can restrict water flow and create flood hazards. The dumping of debris into the City's storm drainage channels is prohibited by Municipal Code. To report cases of illegal dumping in channels call the Maintenance Division at (925) 671-4646.



# **Property Protection Measures**

There are several ways to help protect property from damage due to flood hazards. Please be aware that the following examples may or may not be economically feasible or practical for every situation:

- Provide adequate drainage paths around structures on slopes.
- Elevate or relocate electrical panel boxes, furnaces, water heaters, and appliances to an area that is less likely to be flooded.
- Move essential items and valuables to the upper floors of your home if flooding is likely.
- Keep materials such as sandbags, plywood, and plastic sheeting handy for emergency waterproofing. Sandbags can be obtained at the Public Service Center located at 310 Civic Drive, Pleasant Hill and during the rainy season sandbag stations are also set up at City Hall (visitor parking lot) and Oak Park Boulevard/Monticello Avenue.
- Anchor the structure to prevent flotation, collapse or lateral movement.
- Elevate homes so that the lowest floor is a minimum of 1 foot above the base flood (100 year) elevation.

#### **Flood Insurance**

The National Flood Insurance Program (NFIP) makes federally backed flood insurance available to everyone in the City, whether they are in a floodplain or not. Insurance is available for buildings (including walls, floors, and insulation) and contents (which is also available to renters). It is important to note that the standard homeowner policy that most of us have will not cover a loss caused by flooding. For information about flood insurance, call your insurance agent or the NFIP customer service line at (800) 638-6620.

Please be aware, that the purchase of flood insurance is mandatory for federally backed mortgages on buildings located within SFHAs. The minimum standard flood insurance coverage required by the federal government for a SFHA property is the less of the following: 1) the outstanding mortgage balance on the structure, 2) the replacement cost of the structure or 3) \$250,000 for a residential structure, and \$500,000 for industrial/commercial. This insurance coverage limit does not apply to property outside the SFHA.



## **Elevation Certificates**

An Elevation Certificate (EC) provides elevation information necessary to determine the proper insurance premium rate. If your house is at or above the base flood elevation, you could receive a substantial discount on your flood insurance premium by providing an EC to your insurance agent.

For properties in Flood Zone AO, an EC can be filled out by the property owner or the owner's representative. For all other flood zones, the EC will have to be prepared by a licensed surveyor or engineer.

Copies of the form and instructions are available from the City Engineering Division or can be downloaded from FEMA's website (<a href="http://www.fema.gov/media-library/assets/documents/160">http://www.fema.gov/media-library/assets/documents/160</a>).

The City of Pleasant Hill maintains the Elevation Certificates of all new and substantially improved buildings in the SFHA. To obtain a copy of the certificate or for help in preparing one, call the City's Floodplain Manager at (925) 671-5264.

# **Flood Warnings**

- If flooding occurs, the County will warn citizens through radio, TV announcements, and emergency officials and vehicles.
- Know the flood warning procedures and plan escape routes to high ground.
- Monitor the level of water in the street or flood control channel.
- Stay tuned to your battery operated radio and local television channel for possible warnings.
- Turn off water and electricity in your home during flood emergencies; turn off gas only if you smell gas.
- Be especially cautious at night.

For additional information on the City's flood warning and emergency response plan contact the City Office of Emergency Services, Police Department, 330 Civic Drive, Pleasant Hill (925) 288-4600.

# Floodplain Development Permit Requirements

Any development within the SFHA is subject to Federal and City Floodplain management requirements. Always check with the Engineering Division before you build on, alter, regrade, or



fill on your property. To report illegal floodplain development activity, call the City's Floodplain Manager at (925) 671-5264.

<u>Floor Elevation</u> – New residential buildings in the SFHA must have their lowest floor elevation (excluding garage) flood-proofed or raised above the 100-year Base Flood Elevation (BFE).

<u>Substantial Improvements (SI)</u> – Substantially improved structures in the SFHA must meet the same floodplain construction requirements as new buildings. SI is defined as any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50% of the fair market value of the structure (excluding land value) before the start of the new construction.

<u>Substantial Damage (SD)</u> – Substantially damaged structures (a structure damaged by fire, earthquake, flood and etc. so that the cost of repairs equals or exceeds 50% of the structure's value before it was damaged) in the SFHA must also meet the same floodplain construction requirements as new buildings.

For additional information on the City's Floodplain Management Program, visit the City's website at <a href="http://www.ci.pleasant-hill.ca.us/flood">http://www.ci.pleasant-hill.ca.us/flood</a> or contact the City's Floodplain Manager at (925) 671-5264.